

EXHIBIT O

Harleysville Mutual Insurance Company
355 Maple Avenue
Harleysville, PA 19438-2297
www.harleysvillegroup.com

COMMERCIAL PACKAGE POLICY

MPA 812988



Named Insured:

LAYNE DREXEL
1910 OLD CAPITOL TR
NEWARK DE 19711

Policy Term 06/08/04 to 06/08/05
12:01 A.M. Standard Time
Issue Date 07/06/04
Reason for Issue Cancellation
Change Effective 06/08/04

For assistance please contact your agent
S. T. GOOD INSURANCE, INC.
at 800-531-1883

(Agent Code 07-3641)

Cancellation Memorandum

This policy has been cancelled Flat Rate
for the following reason:

Non-Payment

The Unearned Premium Is:	\$1,394.00
Total Return Due For This Cancellation:	\$1,394.00